



Social Security

What You Need To Know When You Get Supplemental Security Income (SSI)

www.socialsecurity.gov

Contacting Social Security

Visit our website

Our website, **www.socialsecurity.gov**, is a valuable resource for information about all of Social Security's programs. At our website you also can:

- Apply for certain kinds of benefits;
- Find the address of your local Social Security office;
- Request a replacement Medicare card or a *Social Security Statement*;
- Ask for a letter to confirm your benefit amount; and
- Find copies of our publications.

Call our toll-free number

In addition to using our website, you can call us toll-free at **1-800-772-1213**. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We can provide information by automated phone service 24 hours a day. (You can use our automated response system to tell us a new address or request a replacement Medicare card.) If you are deaf or hard of hearing, you may call our TTY number, **1-800-325-0778**.

We treat all calls confidentially. We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.

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Introduction

This booklet explains some of your rights and responsibilities when you receive Supplemental Security Income benefits.

We suggest you take time now to read this booklet and then put it in a safe place so you can refer to it in the future.

If you get Social Security retirement or survivors benefits, you also should read, *What You Need To Know When You Get Retirement Or Survivors Benefits* (Publication No. 05-10077). If you get Social Security disability benefits, you should read, *What You Need To Know When You Get Disability Benefits* (Publication No. 05-10153).

About your payments

Before we begin paying you SSI, we will send you a letter telling you when your payments start and how much you will get. (This booklet may have been enclosed with such a letter.)

Your first SSI payment will be made for the first full month after you applied or became eligible for SSI. The amount may not be the same every month. The amount depends on your other income and living arrangements. We will tell you in advance whenever we change the amount of your payment.

Your first, second and third monthly amounts will be based on your first month's income. Sometimes a type of income in the first month is not received in the second month. We call this "nonrecurring income." When this happens, the SSI benefit for the second and third month is based on the countable income from the first month, minus the nonrecurring income.

After that, your SSI amount usually is based on your income from two months before. For example,

a woman living in California gets a \$500 Social Security widow's payment and a \$270 SSI payment. In June, she buys a lottery scratch-off card and wins \$200 and reports that to the Social Security office. That means in August, her SSI payment will be reduced to \$70. In this example, her SSI payment will go back to \$270 in September.

Your federal SSI payment will increase each year to keep up with the cost of living. These increases usually will be in your January payment, which you will receive at the end of December.

If you disagree with a decision we make

If you disagree with any decision we make about your SSI, you have the right to ask us to look at your case again. Whenever we send you a letter about your SSI, we will tell you what to do if you disagree. For more information, ask for *Your Right To Question A Decision Made On Your Supplemental Security Income (SSI) Claim* (Publication No. 05-11008).

Your right to be represented

You have the right to have an attorney or anyone else represent you. This does not mean you must have an attorney or other representative. (But we will be glad to work with one if you wish.)

There are rules about who can represent you and what your representative can do. If you want more information, ask for *Your Right To Representation* (Publication No. 05-10075).

Direct deposit

If you did not sign up for direct deposit when you applied for SSI, we strongly encourage you to sign up for direct deposit now. Direct deposit is a simple, safe

and secure way to get your payments. Contact your bank to help you sign up. Or you can sign up for direct deposit by contacting us.

If you do not have a bank account, you may want to consider an Electronic Transfer Account. This low-cost federally insured account lets you enjoy the safety, security and convenience of automatic payments. You can get more information about an electronic transfer account by contacting us or visiting the website at ***www.eta-find.gov*** to locate a bank, savings and loan or credit union near you.

If you get a check

Your SSI checks are U.S. government checks. They usually come in the mail on the first of the month. Your check must be cashed within 12 months after the date of the check or it will be void.

If the first of the month falls on a Saturday, Sunday or legal holiday, you will get your check on the banking day before.

To be safe, you should cash or deposit your check as soon as possible after you receive it. You should not sign your check until you are at the bank or place where you will cash it. If you sign the check ahead of time and lose it, the person who finds it could cash it.

If your check is lost or stolen, call us right away. Your check can be replaced, but it takes time.

If your check does not come on the usual day, it should arrive within the next few days. Call us if you do not receive your check by the fourth mail day of the month. We will find out what happened and see that you get your check.

Returning payments not due

Most of the time your SSI will be for the correct amount. But, if you receive more money than usual,

you should call or visit your Social Security office. You must return any extra money you are not supposed to get even if it is not your fault that you got it.

If you ever get a check you are not supposed to receive, you should take it to any Social Security office. Or, you can mail the check back to the U.S. Treasury Department at the address shown on the envelope in which it came. You should write VOID on the front of the check and enclose a note telling why you are returning the check.

If you have direct deposit and receive a payment you should not have gotten, call or visit your Social Security office. We will tell you how you can return it.

Cost-of-living adjustments

Each January, your benefits will increase automatically if the cost of living has gone up. For example, if the cost of living has increased by 2 percent, your benefits also will increase by 2 percent. If you receive your benefits by direct deposit, we will notify you in advance of your new benefit amount. If you receive your benefits by check, we will include a notice explaining the cost-of-living adjustment with your check.

Reviewing your case

The law requires that we look at every SSI case from time to time to make sure that people getting payments should still get them and are getting the right amount. We will tell you when it is time for your review. The review will be done by mail, phone or in person in the Social Security office.

We will ask you the same kind of questions you answered when you applied for SSI. We will need information about your income, your resources, your living arrangements and your bank accounts. Keep savings or checking account statements you get from your bank.

You may need them when we review your case. Also, keep your pay slips if you work. We will need them, too. **Do not wait for your review to tell us about any changes.** You should report a change as soon as it happens. The section about reporting changes starts below. If you get SSI because of a disability, see page 19 for information about reviewing your case.

What you must report to us

When you sign your application for SSI payments, you indicate that the information about you on the application is true. If information about you changes, you must notify us.

NOTE: *If you do not report changes or you give us false information or withhold information, you can receive a penalty or sanction. If you are penalized, it means that you did not report a change to us on time. With a penalty, you can lose additional money from your check. This amount is from \$25 up to \$100. If you are sanctioned, that means you gave us false information or withheld important information. If we find out that you gave false information or withheld information on purpose, we can stop your payments from six to 24 months.*

The kinds of things you must report to us are listed on the next page. If any of these things affect you, turn to the page shown for more information.

If you live in California, Hawaii, Massachusetts, Michigan, New York or Vermont, see page 18 for other things you should tell us.

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If you move or change your address

When you plan to move or change your address, tell us your new address and phone number as soon as you know them. Even if you receive your benefits by direct deposit, Social Security must have your correct address so we can send letters and other important information to you. Your benefits will be stopped if we are unable to contact you.

If any family members who are getting benefits are moving with you, please tell us their names.

Also, tell your post office about your new address.

If you change direct deposit accounts

If you change financial institutions or open a new account, be sure to say that you want to sign up for direct deposit. You also can change your direct deposit. Or, we can change your direct deposit information over the telephone. Have your new and old bank account numbers handy when you call us. They will be printed on your personal checks or account statements. It takes about 30-60 days to change this information. Do not close your old account until after you make sure your Social Security benefits are being deposited into the new account.

If someone moves into or out of your household

Let us know if there is a change in the number of people who live with you. You must tell us if:

- Someone moves into or out of your home;
- Someone who lives with you dies; or
- You or someone who lives with you has a baby.

Let us know if you start living in someone else's home or if you move out of someone else's home.

If there is a change in your income or the income of family members

If you have income other than your SSI, you must tell us about it. And you should tell us if the amount of your other income increases, decreases, or if the income stops. Usually, changes in your income in a month will affect your SSI payment two months later.

You also should tell us about changes in the income of other family members living with you. For example:

- If you are married, tell us about any change in your husband's or wife's income, including any change in the amount of his or her Social Security benefits. (If you also get Social Security benefits, you do not need to tell us when you get a Social Security benefit increase.)
- If you have a child younger than 18 who gets SSI and lives with you, tell us about any change in:
 - The child's income;
 - Your income;
 - Your husband's or wife's income; and
 - Income of any child in your home who is not getting SSI.

Also tell us if:

- A child in your home who is not getting SSI gets married; or
- A child who is working or who is age 18 to 22 starts or stops attending school full time.

What we count as income

Under SSI, income includes cash, checks and other things you get that can be used for food or shelter.

Here are **examples of income**:

- Wages from your job, whether in cash or another form;
- Net earnings from your business if you are self-employed;
- The value of food or shelter that someone gives you, or the amount of money someone gives you to help pay for them;

- Department of Veterans Affairs benefits;
- Railroad retirement and railroad unemployment benefits;
- Annuities, pensions from any government or private source, workers' compensation, unemployment insurance benefits, black lung benefits and Social Security benefits;
- Prizes, settlements and awards, including court-ordered awards;
- Proceeds of life insurance policies;
- Gifts and contributions;
- Support and alimony payments;
- Inheritances in cash or property;
- Interest earned, including interest on savings, checking and other accounts;
- Rental income; and
- Strike pay and other benefits from unions.

Items that do not count as income

The following items are not income:

- Medical care and services;
- Social services;
- Money from the sale, exchange or replacement of things you own (though the money may count as a resource if you retain it until the next month);
- Income tax refunds;
- Earned Income Tax Credit payments;
- Payments made by life or disability insurance on charge accounts or other credit accounts;
- Proceeds of a loan;
- Bills paid by someone else for things other than food, clothing or shelter;
- Replacement of lost or stolen income; and

- Weatherization assistance.

Some things we normally count as “income” will not reduce your SSI payment. For example, under certain conditions, home energy assistance provided by certain home energy suppliers is not counted as income. Food, clothing, shelter or home energy assistance provided free or at a reduced rate by private nonprofit organizations also is not counted. Even though these items may not count, you should still tell us about them.

Keep records of your earned income

We will need to verify your wages or self-employment income. It is important that you keep all your pay slips, including pay slips for overtime, vacations or bonuses. If you are self-employed, you should keep your completed federal/state income tax forms.

If there is a change in your resources

Tell us if there is any change in what you own. A single person can have resources worth up to \$2,000 and still get SSI. A couple can have resources worth up to \$3,000.

Resources we do not count

We do not count many of the things you own. Your home and the land that it is on do not count if it is your primary residence. Depending on how much they are worth and how they are used, household goods, personal property and a car may not count. Life insurance with a face value of \$1,500 or less per person usually does not count. Up to \$1,500 in burial

funds for you and up to \$1,500 in burial funds for your spouse do not count. Burial plots for you and your immediate family also do not count.

Resources we count

Some of the things we do count are:

- Cash;
- Your checking and savings accounts;
- Christmas club accounts;
- Certificates of deposit; and
- Stocks and U.S. Savings Bonds.

Any payments that you get from SSI or Social Security for past months will not be counted as a resource for nine months after the month you get them. If there are any past payments left over after the nine-month period, they will count as resources.

What you need to tell us

If you are single, tell us if your resources are more than \$2,000. If you are living with your husband or wife, tell us if your combined resources are more than \$3,000.

If you have a child who gets SSI, you should tell us about changes in the things the child owns AND the things you and your husband or wife own.

If you agreed to sell property so you could receive SSI, you should tell us when you sell it. If you do not sell the property, you may not be able to get any more SSI payments. And, you may have to return any payments we already sent you.

If your name is on any bank account with another person, you must tell us about the account, even if you do not consider the money to be yours. You must tell us about the account, even if you do not use the money or account. If someone wants to add your

name to an account, check with us first. If the money is not really yours, or if it is for a special purpose like your medical expenses, we can tell you how to set up the account so it will not affect your SSI.

If you (or your husband or wife) buy, sell or become the owner of any real estate, a car or personal property, you need to tell us.

Call us if you are not sure if something counts. We will help you figure it out.

If you get help with living expenses

Let us know if someone gives you money, food or free housing. Also, tell us if anyone helps pay for your food, utilities, rent or mortgage or if the amount someone pays you changes. If you used to get help with expenses and do not get it now, tell us that, too.

If you enter or leave an institution

You must tell us if you enter or leave a residential institution, hospital, skilled nursing facility, nursing home, intermediate care facility, halfway house, jail, prison, public emergency shelter or any other kind of institution. Let us know the name of the institution and the date you entered or left. If you are not able to tell us, ask someone in the institution's office to help you.

You usually cannot get SSI while in a public institution. If you enter a medical institution, it is especially important to tell us right away. There are special rules if you enter a medical institution for a stay of less than 90 days. Often, you can keep getting your SSI if we learn about it right away. Your doctor must sign a statement about how long you will stay. And, you must sign a statement that you still need to pay expenses for your home while you are in the institu-

tion. We need these statements as soon as possible—but no later than the 90th day you are in the institution, or the day you leave if that is earlier.

If your spouse is institutionalized, you must report this change. If his or her Social Security benefits are redirected to you to use for household expenses, this counts as income to you and must be reported to us.

If you get married, separated or divorced

Tell us if you get married or if your marriage ends. Also, tell us if you separate from your husband or wife. If you are separated now, tell us if you begin to live together again.

If you change your name

If you change your name—by marriage, divorce or court order—you need to tell us right away. If you do not give us this information, your benefits will be issued under your old name and, if you have direct deposit, payments may not reach your account. If you receive checks, you may not be able to cash them if your identification is different than the name on your check.

If you become a parent

If you become the parent of a child (including an adopted child) after you begin receiving SSI payments, let us know.

If you leave the United States

Leaving the United States means leaving the 50 states, the District of Columbia or the Northern Mariana Islands. Usually, if you leave the United States for 30 days or more, you can no longer get SSI.

If you move to Puerto Rico, you are considered to be outside the United States for SSI purposes only. People who live in Puerto Rico cannot get SSI.

If you plan to leave the United States, tell us before you leave. We need to know the date you plan to leave and the date you plan to come back. Then we can tell you if your SSI will be affected.

Once you have been outside the United States for 30 or more days in a row, your SSI cannot start again until you have been back in the country for at least 30 straight days.

There are special rules for dependent children of military personnel who leave the U.S. They may be able to get or apply for SSI while overseas. There also are exceptions for students studying abroad.

If you have an outstanding warrant for your arrest

You must tell us if you have an outstanding arrest warrant for:

- A crime that is a felony under the laws of the state in which you live; or
- A crime punishable by death or imprisonment for more than one year in states that do not classify crimes as felonies.

You cannot receive benefits for any months in which there is an outstanding arrest warrant for a crime that is a felony (or a crime that is punishable by death or imprisonment for more than one year).

If you violate a condition of parole or probation

You must tell us if you are violating a condition of your probation or parole imposed under federal or

state law. You cannot receive benefits for any month in which you violate a condition of your probation or parole.

If you are a sponsored noncitizen

If you are an immigrant who is sponsored by a U.S. resident we look at the income and resources of the following people in deciding whether you can get SSI and how much your payments will be:

- Yourself (including anything you still have in your homeland);
- Your husband or wife;
- Your parents if you are under age 18;
- Your sponsor; and
- Your sponsor's husband or wife.

You must report any changes in the income and resources of all the above people until you become a U.S. citizen or you work for 10 years. (Work done by your spouse or parent may count towards the 10 years for SSI.) After that time, you have to report only changes for yourself, your spouse and, if you are younger than age 18, your parents.

If you are age 18 to 22 and start or stop attending school

If you are age 18 to 22, tell us if you start or stop attending school regularly. It may affect your SSI. Also, tell us the date your attendance changed.

If a person getting SSI is not able to manage funds

Sometimes a person is unable to manage his or her own funds. If this happens, someone should let us know. We can arrange to send the SSI payment to a "representative payee." A representative payee is a

relative or someone else who agrees to manage and use the money for the well-being of the person getting SSI. For more information, see *A Guide For Representative Payees* (Publication No. 05-10076).

NOTE: *People who have “power of attorney” for someone do not automatically qualify to be the person’s representative payee.*

If a person getting SSI dies

If someone getting SSI dies, somebody should tell us. If there is a surviving husband or wife who is getting SSI, the amount may be changed.

Any SSI payments sent after the month of death or any checks not cashed or deposited before death are not due and must be returned.

If a person’s SSI was being deposited directly into an account in a bank, the bank also should be told of the person’s death. The bank will return the money to Social Security. Any amount sent to the account of a deceased recipient should not be withdrawn.

If an SSI recipient has a representative payee and the payee dies, someone should tell us.

If your immigration status changes

Let us know if your immigration status changes. Your immigration status may affect whether you can get SSI. In general, if you become a U.S. citizen, you still can get SSI.

If you are getting SSI for seven years because you entered the U.S. as a refugee or in a refugee-like immigration status, and you become a lawful permanent resident during the seven-year period, your SSI can continue for the full seven years as long as you meet all of the other SSI requirements, such as the limits on income and resources.

For more information, ask for *Supplemental Security Income (SSI) For Noncitizens* (Publication No. 05-11051).

Special rules for people in some states

If you live in one of the following states, there are some other things you must report to us:

- California—Let us know if you regularly were eating your meals away from home and now you are eating at home. Also let us know if you regularly were eating at home and now you eat out.
- Hawaii, Michigan or Vermont—Tell us if you live in a facility that provides different levels of care and the level of care you get changes; for example, if you move from assisted living to a nursing home.
- Massachusetts—Tell us if you (or you and your wife or husband) were paying more than two-thirds of the living expenses for the household in which you are living and you now pay less. Also, tell us if you were paying less than two-thirds of these expenses but now you pay more.
- New York—Let us know if you regularly were eating your meals away from home and now you are eating at home. Or, tell us if you were eating your meals at home and now you eat out. Also, if you live with other people, tell us if you used to prepare your meals by yourself and now you prepare meals together. Or, tell us if you were preparing your meals with other people and now you prepare your meals alone.

If you get better

If you get SSI because of a disability or blindness, you must tell us if your medical condition improves. If you are no longer disabled, your SSI will stop after a short adjustment period.

Things you should know if you get SSI because you are disabled

Reviewing your medical condition

All people receiving SSI because they are disabled must have their medical conditions reviewed from time to time. Your SSI will continue unless there is strong proof that your condition has improved medically and that you are able to return to work.

Frequency of reviews

How often your medical condition is reviewed depends on how severe it is and the likelihood it will improve. Your award notice tells you when you can expect your first review.

- **Medical improvement expected**—if your condition is expected to improve within a specific time, your first review will be six to 18 months after you started getting SSI.
- **Improvement possible**—if improvement in your medical condition is possible, your case will be reviewed about every three years.
- **Improvement not expected**—if your medical condition is unlikely to improve, your case will be reviewed only about once every five to seven years.

What happens during a review?

We will send you a letter telling you that we are conducting a review. Soon after that, someone from your local Social Security office will contact you to explain the review process and your appeal rights. The Social Security representative will ask you to provide information about your medical treatment and any work that you may have done.

A team consisting of a disability examiner and a doctor will review your file and request your medical reports. You may be asked to have a special examination. We will pay for the examination and some of your transportation costs.

When a decision is made, we will send you a letter. If we decide that you still are disabled, your SSI will continue.

If we decide you no longer are disabled and you disagree, you can file an appeal. For more information, ask us for a copy of *Your Right To Question The Decision Made On Your SSI Claim* (Publication No. 05-11008).

Rules to help you work and keep your SSI

Tell us right away if you go to work—no matter how little you earn. There are special SSI rules to help you try to work. Your SSI may continue while you work if you are still disabled. As your earnings go up, the amount of your SSI will go down and eventually may stop. Even if your SSI stops, you may be able to keep your Medicaid coverage. (Medicaid coverage may continue if you depend on it to work and do not earn enough to pay for similar medical care.)

Tell us if you have any special work expenses. These include items and services you need to work. Some examples are a wheelchair, attendant care services, Braille devices, certain drugs and medical services. The earnings you use to pay for these expenses do not count as income, so they will not lower the amount of your SSI. You should keep receipts for any work expenses related to your disability.

If you work or would like to work, you may be able to have a plan to achieve self-support. This plan allows you to work towards a career goal and helps you pay for things such as college, vocational training,

work-related equipment or starting a business. Having this plan usually means you can keep more of your SSI, because the money you set aside will not lower your SSI amount. As your earnings and resources increase, it becomes more important for you to develop a plan. For more information, ask for *Working While Disabled—A Guide To Plans For Achieving Self-Support* (Publication No. 05-11017).

If your SSI checks stop because you have a job, and some time in the next six years your disability forces you to quit working, you can get back on SSI immediately without filing a new application.

You can get more information about all the special rules to help you work by calling Social Security or visiting our website. Ask for *Working While Disabled—How We Can Help* (Publication No. 05-10095) and *Ticket To Work and Self-sufficiency Program* (Publication No. 05-10061).

More detailed information about work incentives can be found in our *Red Book* (Publication No. 64-030). Also, visit our website, **www.socialsecurity.gov/work**.

How and when to report changes

You can report changes by calling us toll-free at **1-800-772-1213**. (If you are deaf or hard-of-hearing, you may call our TTY number, 1-800-325-0778.) When you call, please have your Social Security number handy. You also can report changes by mail or in person. If you send us a letter, be sure it shows:

- The name of the person for whom you are reporting the change;
- The Social Security number of the person who gets SSI;
- The change being reported;
- The date the change happened; and

- Your signature, address and phone number.

When to report a change

You must report a change within 10 days after the month it happens. You should report a change even if you are late.

If you do not report a change, you may miss out on money you need if the change means you should receive a greater amount. Or, you may get too much money and have to pay it back.

If you do not report a change or if you make a false statement and get money that you are not due, Social Security will make you pay back the money. It also can result in a fine, sanction or imprisonment.

Other things you should know

How we will contact you

We generally mail you a letter or notice when we want to contact you, but sometimes a Social Security representative may come to your home. Our representative will show you identification before talking about your benefits. If you ever doubt someone who says he or she is from Social Security, call the Social Security office to ask if someone was sent to see you. Social Security employees will never ask you for money to have something done. It is our job to help you.

Free Social Security services

Some businesses advertise that they can provide name changes or Social Security cards for a fee. All these services are provided free by Social Security, so do not pay for something that is free. Call us or visit our website first. Social Security is the best place to get information about Social Security.

Social services

People who get SSI also may be able to get social services from the state in which they live. These services include free meals, housekeeping help, transportation or help with other problems.

You can get information about services in your area from your state or local social services or welfare office.

Food stamps

People who get SSI usually can get food stamps, too. You can get a food stamp application at your Social Security office or local social services or welfare office. For more information ask for *Food Stamps And Other Nutrition Programs* (Publication No. 05-10100).

A special note for people with Medicare

If you have low income and few resources, your state may pay your Medicare premiums and, in some cases, other Medicare expenses such as deductibles and coinsurance. Only your state can decide if you qualify. To find out if you do, contact your state or local welfare office or Medicaid agency. You can get more information from the publication, *You could save in Medicare expenses* (Publication No. CMS 10126). To get a copy, call the Medicare toll-free number, **1-800-MEDICARE (1-800-633-4227)**. If you are deaf or hard of hearing, you may call TTY **1-877-486-2048**.

A special note for people who get SSI because they are blind

You can ask us for special handling of the letters we send you about changes in your SSI. We have two ways to give you these special letters. We can either send your letters by certified mail or send them by

regular mail and telephone you. We will call and read your letter within five workdays after mailing it if you choose this option.

If you work, be sure to tell us if any of your work expenses change. Income spent on work expenses is not counted as income, so it will not lower the amount of your SSI.

Protection of your personal information

You should keep your Social Security card in a safe place with your other important papers. Do not carry it with you unless you need to show it to an employer or service provider.

Social Security keeps personal and confidential information—names, Social Security numbers, earnings records, ages and beneficiary addresses—for millions of people. Generally, we will discuss your information only with you. When you call or visit us, we will ask you several questions to help us verify your identity. If you want someone else to help with your Social Security business, we need your permission to discuss your information with that person.

We urge you to be careful with your Social Security number and to protect its confidentiality whenever possible.

We are committed to protecting the privacy of your records. When we are required by law to give information to other government agencies that administer health or welfare programs, such as Medicaid and food stamps, those agencies are not allowed to share that information with anyone else.

www.socialsecurity.gov



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